

Fill in this information to identify your case:

|                                         |                        |             |           |
|-----------------------------------------|------------------------|-------------|-----------|
| Debtor 1                                | <b>Karen L Waldorf</b> |             |           |
|                                         | First Name             | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         |                        |             |           |
|                                         | First Name             | Middle Name | Last Name |
| United States Bankruptcy Court for the: | DISTRICT OF NEW JERSEY |             |           |
| Case number<br>(if known)               | 19-13417               |             |           |

☒ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

|                                                                   | Your assets<br>Value of what you own |
|-------------------------------------------------------------------|--------------------------------------|
| 1. <b>Schedule A/B: Property</b> (Official Form 106A/B)           |                                      |
| 1a. Copy line 55, Total real estate, from Schedule A/B.....       | \$ 225,000.00                        |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ 74,400.00                         |
| 1c. Copy line 63, Total of all property on Schedule A/B.....      | \$ 299,400.00                        |

#### Part 2: Summarize Your Liabilities

|                                                                                                                                       | Your liabilities<br>Amount you owe |
|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| 2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)                                              |                                    |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ 422,000.00                      |
| 3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)                                                    |                                    |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....                           | \$ 0.00                            |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....                        | \$ 88,044.00                       |
| <b>Your total liabilities</b>                                                                                                         | \$ 510,044.00                      |

#### Part 3: Summarize Your Income and Expenses

|                                                                           |             |
|---------------------------------------------------------------------------|-------------|
| 4. <b>Schedule I: Your Income</b> (Official Form 106I)                    |             |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> ..... | \$ 4,260.19 |
| 5. <b>Schedule J: Your Expenses</b> (Official Form 106J)                  |             |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> .....       | \$ 6,554.00 |

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Karen L Waldorf**Case number (if known) **19-13417**

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **7,667.14**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

|                                                                                                                              | Total claim     |
|------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>                                                               |                 |
| 9a. Domestic support obligations (Copy line 6a.)                                                                             | \$ <b>0.00</b>  |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)                                                    | \$ <b>0.00</b>  |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)                                          | \$ <b>0.00</b>  |
| 9d. Student loans. (Copy line 6f.)                                                                                           | \$ <b>0.00</b>  |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ <b>0.00</b>  |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | +\$ <b>0.00</b> |
| 9g. <b>Total.</b> Add lines 9a through 9f.                                                                                   | \$ <b>0.00</b>  |

☐ Check if this is an amended filing

## Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

**If two married people are filing together, both are equally responsible for supplying correct information.**

**You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**

**Sign Below**

**Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?**

☐ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

**Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.**

X /s/ Karen L Waldorf  
**Karen L Waldorf**  
 Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Date **July 19, 2019**

Date \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

In Re:  
**Karen L Waldorf**

Case No.: 19-13417

Chapter: 13

Judge: \_\_\_\_\_

**AMENDMENT TO SCHEDULE D, E, F, G, H or LIST OF CREDITORS**

Please specify the list or schedule(s) to be amended:

- ☐ Schedule D - Creditors Holding Secured Claims ☐ Schedule H - Codebtors
- ☐ Schedule E - Creditors Holding Unsecured Priority Claims ☐ List of Creditors (Matrix)
- ☒ Schedule F - Creditors Holding Unsecured Claims
- ☐ Schedule G - Executory Contracts and Unexpired Leases

**IMPORTANT:** Pursuant to D.N.J. LBR 1007-1, the mailing list must be updated when an amendment to Schedule D, E, F, G, or H is filed. Accordingly, there is a fee to amend any of the above schedules. There is no fee due if the nature of the amendment is to add or change the address of a previously listed creditor.

The list or schedule(s) indicated above, having been previously filed, is amended as follows:  
(List name and address of creditors being added, deleted or modified and indicate same; use separate sheet if necessary)

**Eric A. Waldorf**  
**803 5th Street**  
**Union Beach, NJ 07735**

I certify under penalty of perjury that the above information is correct:

Date: July 19, 2019 Debtor's signature: /s/ Karen L Waldorf

rev. 8/1/15

\* Schedules D, E, F, G or H and the List of Creditors may be amended simultaneously, thereby incurring only one \$31 fee.